CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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HIRED & NON-OWNED AUTO — POLICY FEATURE CHECKLIST

Pull out your current hired and non-owned auto coverage and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Non-Owned Auto Liability**	Covers the business when employees drive their own cars on company business.	STANDARD
☐	**Hired Auto Liability**	Covers rented, leased, or borrowed vehicles used for the business.	STANDARD
☐	**Hired Auto Physical Damage**	Covers damage to rented vehicles — often not included unless added.	OFTEN LIMITED
☐	**Employees as Insureds**	Confirm employees are covered while driving, not just the business — some forms protect only the employer.	OFTEN LIMITED
☐	**Volunteers as Insureds**	Confirm volunteers who drive are covered — often excluded unless endorsed.	IF NEEDED
☐	**Drive-Other-Car Coverage**	Covers owners or officers who use company-provided or rented vehicles and have no personal auto policy.	IF NEEDED
☐	**Umbrella Scheduled over HNOA**	Confirm the umbrella lists hired and non-owned auto as underlying coverage.	OFTEN LIMITED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is hired auto physical damage: rented vehicles are often damaged, and many HNOA policies cover only liability. The other gap is employees' own policies — personal auto often excludes delivery or passenger use and carries low limits, leaving the business's HNOA to respond. Businesses should verify employees' insurance and confirm how HNOA applies when personal coverage is excluded.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.